

Stories of the Uninsured

Introduction:

To make this more real we have put together the following examples of the uninsured. None of these are real people. They are illustrative of anecdotes about people.

* Having 2 children health insurance has become a huge issue with Tony and JoAnn. Their youngest son, Aaron, age 11, has been diagnosed with asthma. Aaron was hospitalized for 3 days about 2 months ago, with no health insurance covering him. With close to \$6000 worth of hospitalization bills coming in and the costs of Aaron's medicine, Tony and JoAnn are searching desperately for coverage before being faced with something like this again. The results are very negative. The company Tony works for has a group policy that Tony could buy into but he and JoAnn would have to pay the premiums. That would cost them 15% of their income, or around \$5,100 annually. Open Market rates are going to be 18% of their income, or around \$6,100 annually. Between the 2 of them their total annual income is about \$34,600 making Tony and JoAnn ineligible for Medicaid by about \$2,542 and their children do not qualify for KidCare. Not able to afford the group and open market rates, and not qualifying for Medicaid, KidCare, or other public funded programs, Tony and JoAnn are between a rock and a hard place.



* Craig is a 20-year-old from the suburbs of Chicago. He grew up in a good family. His parents worked hard, they never had much, but they always had food on the table. As the time came Craig got an apartment with a few friends and found a job working for a small mortgage company that is just starting out. The company isn't able to provide health insurance because of its size and monetary status. Craig's parent's insurance stopped covering him when he turned 19. Craig had been shopping for insurance, but he was having a difficult time. Making an annual income before taxes of \$18,360, insurance isn't affordable for him. In the Chicago area open market rates would be 14% of his income, which is around \$2,600 a year. If Craig was able to get in a group-rate that would still be 12% of his income, or around \$2,200 a year. That's just too much money. Medicaid wouldn't cover him. He makes over 200% of the poverty level, which is an annual income of \$15,984.

Unfortunately, Craig didn't find insurance soon enough. He broke his kneecap while playing soccer with a few friends. Now, faced with emergency room, surgery, hospital and therapy bills, Craig has no idea of what is going to happen.



* ** David is one of the many uninsured in America trapped because of health insurance prices. David, an adjunct faculty member at a state university, does not receive benefits, including health insurance. Working part-time in the survey research office and doing two classes for each fall and spring semester and one class during the summer semester, David's annual income is \$18,564. David makes \$2580 over the 200% federal poverty level (FPL). He is ineligible for Medicaid and being only 50 Medicare won't cover him. Though David makes too much money to qualify for most publicly funded programs, private sector programs like Blue Cross Blue Shield or state funded programs like CHIP are too expensive for him. The open market rates would cost David 13% of his income, or \$2397.60 annually. If David were able to get in a group rate that would still cost him 11% of his income, or \$2037.96 annually. Along with regular monthly bills and some outstanding debt he was taking care of, David was left with little "extra" pocket money at the end of each month.

David had a bad cervical disk that needed surgery, but the surgery was postponed due to the fact that he didn't have coverage. After several months of postponing surgery he began to experience hand numbness. Eventually David was forced to go through with it. The bills began to come in and slowly bill after bill was turned over to collection agencies. David is now filing for bankruptcy and feels like he's lost all integrity.



Hispanics, with 37% uninsured, have an excessively high percentage of uninsured among ethnic groups in the United States. Nine out of ten uninsured Hispanics come from working families.

To John Doe, M.D., Miguel and Maria were not just statistics. Dr. John met Miguel and Maria when they came into his inner city health center. Miguel worked long hours for low wages in a small business which did not offer health care benefits. Maria stayed home with their three children and was the primary care giver. All three of Maria's children were enrolled in KidCare, but neither Maria or Miguel were insured.

When Maria and Miguel came to Dr. John, Maria was taken over by cancer that started in the cervix. She died 3 weeks after he saw her. If Maria had regular physical examinations and Pap smears this condition might have been corrected and Maria would still be alive today to raise her three children.



George and Mary find it a joy to have their café in the small town they both grew up in, though sometimes owning their own business doesn't have all the perks you would think. Because of the size of the income from the café, they are not able to afford health care benefits for them or their employees.

Having pre-existing conditions makes it hard for both George and Mary to find someone who will cover them. With an annual income of \$28,000 a year, just about \$5,000 over 200% of the Federal Poverty Level, even if they were to find someone to cover them, being able to afford it is an entirely different question. George and Mary are both in their late forties making them ineligible for Medicaid or Medicare.

Living day to day with needs for prescription drugs and regular physicals has this couple in constant concern.

* Gabel, J., Hunt, K. & Kim, J. (1997, November). The Financial Burden of Self-Paid Health Insurance on the Poor and Near Poor. The Commonwealth Fund. [On-Line]. Available HTTP: <http://www.cmf.org/programs/insurance/gabel251.asp> [2001, April 9]

** Bell, Howard. (2000). Case Study: The Uninsured: True stories of Unnecessary Sickness, Death and Humiliation. OnMoney.com. [On-Line]. Available HTTP: http://www.onmoney.com/Editorial/Insurance/bell/uninsured_full.html [2001, April 9]